

Rec'd for Record Oct. 31 1977 7:21⁶ O'clk P M Same Day Recorded & Ex'd per Charles C. Keller, CLK

DEED OF TRUST

no. 29,949 Equity

THIS PURCHASE MONEY DEED OF TRUST is made this 31st day of October, 1977, among the Grantor, BERNARD E. SPRANKLE and ELIZABETH J. SPRANKLE, his wife, (herein "Borrower"), Donald W. Crawford (herein "Trustee"), and the Beneficiary, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 100 West Washington Street, Hagerstown, Maryland (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Frederick, State of Maryland:

All that lot or parcel of land situate, lying and being in Woodsboro District, Frederick County, Maryland and being known and designated as Lot No. 8016 ****19.01 4 as shown on a Plat of "Sharrer Heights Subdivision," recorded in Plat Book No. 9, folio 28, one of the Plat Records of Frederick County, Maryland, containing 46811 sq. ft. of land, more or less.

BEING all and the same real estate conveyed unto John P. Riordan from Kenneth W. Sharrer and Doris C. Sharrer, his wife, by deed dated the 8th day of December, 1973, and recorded in Liber 929, folio 292, one of the Land Records of Frederick County, Maryland.

BEING ALSO all and the same real estate conveyed unto Bernard E. Sprankle and Elizabeth J. Sprankle, his wife, by deed dated the 31st day of October, 1977, and intended to be recorded among the Land Records of Frederick County, Maryland.

SUBJECT to the restriction, conditions and covenants as set forth in the deed to John P. Riordan from Kenneth W. Sharrer and Doris C. Sharrer, his wife, dated the 8th day of December, 1973, and recorded in Liber 929, folio 292, one of the Land Records of Frederick County, Maryland.

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which has the address of Rt. #2, Box 255 C-5, Keymar, Maryland 21757 (herein "Property Address"); (such property having been purchased in whole or in part with the sums secured hereby.)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated October 31, 1977 (herein "Note"), in the principal sum of Forty Three Thousand Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2007; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property, if any or as set forth on evidence of title required by and certified to Lender.

MARYLAND—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

E. L. Hubert, Clerk February 26, 1980